

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 09-33915-KLP  
**Chapter** 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Margaret H Newsome  
9234 Wicomico Trail  
Ashland, VA 23005

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-1018

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Margaret H Newsome is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: June 4, 2014

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Margaret H Newsome  
 Debtor

Case No. 09-33915-KLP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: manleyc  
 Form ID: Bl8W

Page 1 of 2  
 Total Noticed: 60

Date Rcvd: Jun 04, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2014.

db +Margaret H Newsome, 9234 Wicomico Trail, Ashland, VA 23005-3377  
 cr +Mollie Linville Bailey, 6817-C CARNATION ST., RICHMOND, VA 23225-5213  
 9001772 Account Control Technology Inc, PO Box 11750, Bakersfield, CA 93389-1750  
 9001773 +Allied Data Corporation, 13111 Westheimer, Suite 400, Houston, TX 77077-5547  
 9001774 Allied Interstate, PO Box 361315, Columbus, OH 43236-1315  
 9001777 +Asset Management Professionals, PO Box 2824, Woodstock, GA 30188-1386  
 9001778 +Avon, 2100 Ogletown Rd., Newark, DE 19711-5481  
 9001779 Berkeley & DeGaetani, 1301 N. Hamilton Street, Suite 200, Richmond, VA 23230-3959  
 9001781 +Bon Secours, PO Box 28538, Richmond, VA 23228-8538  
 9049343 Bon Secours Memorial Regional Med Ctr, c/o Greer P. Jackson, Jr., Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704  
 9049342 Bon Secours St. Mary's Hospital, c/o Greer P. Jackson, Jr., Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704  
 9001785 CCA ED Administrative Unit, PO Box 5369, Norwell, MA 02061-5369  
 9001787 ++CONTINENTAL EMERGENCY SERVICES, 111 BULIFANTS BLVD, STE B, WILLIAMSBURG VA 23188-5711  
 (address filed with court: Continental Emergency Services, 309 McLaws Circle, Suite 106, Unit F, Williamsburg, VA 23185-0000)  
 9001784 +Cash Advance Centers of VA, 3235 Boulevard, Colonial Heights, VA 23834-1471  
 9001786 +Commonwealth Radiology, PC, 1408 Willow Lawn DR, Suite 117, Richmond, VA 23230  
 9001788 +Crdt Ctrl Co, 11821 Rock Landing, Newport News, VA 23606-4207  
 9001794 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
 (address filed with court: Dominion Virginia Power, P.O. Box 26666, Richmond, VA 23261-0000)  
 9001792 +David A Kemler, DDS, 5954 Brook Road, Richmond, VA 23227-2258  
 9001793 +Dominion Law Associates, PO Box 62719, 222 Central Park Avenue, Virginia Beach, VA 23462-3022  
 9001795 +Dr. Charles W. Keblusek, 1409 Huguenot Road, Suite 101, Midlothian, VA 23113-2603  
 9287146 Eliot W Bird, DDS, 9658 Kings Charter Dr, Ste 102, Ashland, VA 23005  
 9287145 +Eliot W Bird, DDS, 10640 Charter Hill Ct, Ste 101, Ashland, VA 23005-7749  
 9001796 FedEx, 3875 Airways, Module H3, Department 4634, Memphis, TN 38116-0000  
 9001798 +Island National Group, 6851 Jericho Turnpike, Suite 180, Syosset, NY 11791-4421  
 9001800 +Liberty Mutual, PO Box 85059, Richmond, VA 23285-5059  
 9001802 Merican Recovery Systems, 16699 Wall Street, Suite 300, Mount Prospect, IL 60056-5788  
 9287144 +Mollie Bailey, 6817-C Carnation St, Richmond, VA 23225-5213  
 9001804 +Oxcollection, 135 Maxess Rd, Melville, NY 11747-3801  
 9001805 +Parrish and Lebar, L.L.P., 5 East Franklin St., Richmond, VA 23219-2105  
 9001806 +Progressive Financial Services, PO Box 24098, Tempe, AZ 85285-4098  
 9001809 +RJN Acquisitions, 575 Underhill Blvd, suite 224, Syosset, NY 11791-4437  
 9001807 Richmond Emergency Physicians, PO Box 808, Grand Rapids, MI 49518-0808  
 9001808 ++THE RICKENBACKER GROUP INC, 15005 CONCORD CIRCLE, MORGAN HILL CA 95037-5417  
 (address filed with court: Rickenbacker, 7568 Monterey St., Gilroy, CA 95020-0000)  
 9192476 +The Oulton Law Firm, PO Box 5158, Glen Allen, VA 23058-5158  
 9292256 +Ther Law Offices of Sarah Ludlow, c/o Sarah McCurry, 7400 Beaufont Springs Dr., Suite 300, Richmond, VA 23225-5519  
 9001811 Transworld Systems Inc., Collection Agency, 4560 South Boulevard #100, Virginia Beach, VA 23452-0000  
 9001812 United Consumers, Inc., PO Box 4466, Woodbridge, VA 22194-4466  
 9001813 +Virginia Natural Gas, P.O. Box 4569, Dept. 6250, Atlanta, GA 30302-4569  
 9075915 Virginia Women's Center, P.C., C/O Berkeley & DeGaetani, 1301 N. Hamilton St., Suite 200, Richmond, VA 23230-3959  
 9001814 +W. Baxter Perkinson, Jr., DDS, 1612 Huguenot Rd., Midlothian, VA 23113-2473

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Jun 05 2014 01:48:00 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
 9001775 +EDI: APPLIEDBANK.COM Jun 05 2014 01:48:00 Applied Bnk, 4700 Exchange Cour, Boca Raton, FL 33431-4464  
 9205335 +EDI: ACCE.COM Jun 05 2014 01:48:00 Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036  
 9001776 EDI: ACCE.COM Jun 05 2014 01:48:00 Asset Acceptance LLC, PO Box 44426, Nottingham, MD 21236-6426  
 9158413 +EDI: STFC.COM Jun 05 2014 01:48:00 CACH,LLC, 4340 S. MONACO ST. 2ND FLOOR, DENVER, CO 80237-3485  
 9001783 +EDI: CAPITALONE.COM Jun 05 2014 01:48:00 Cap One, Pob 30281, Salt Lake City, UT 84130-0281  
 9001790 +EDI: CCS.COM Jun 05 2014 01:43:00 Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3246  
 9001791 +EDI: CREDPROT.COM Jun 05 2014 01:48:00 Credit Protection Assoc., L.P., 13355 Noel Rd., Dallas, TX 75240-6837  
 9155031 +EDI: ECMC.COM Jun 05 2014 01:48:00 ECMC, P. O. 75906, St. Paul, MN 55175-0906  
 9001797 +EDI: HFC.COM Jun 05 2014 01:48:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 10589621 +EDI: JEFFERSONCAP.COM Jun 05 2014 01:48:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302-7999  
 9001799 +EDI: JEFFERSONCAP.COM Jun 05 2014 01:48:00 Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303-2160

District/off: 0422-7

User: manleyc  
Form ID: B18W

Page 2 of 2  
Total Noticed: 60

Date Rcvd: Jun 04, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9001803 +EDI: MID8.COM Jun 05 2014 01:48:00 Midland Credit Management, 8875 Aero Dr,  
San Diego, CA 92123-2255  
9322394 EDI: PRA.COM Jun 05 2014 01:48:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,  
Norfolk, VA 23541  
9060037 +EDI: PHINRJMA.COM Jun 05 2014 01:48:00 RJM ACQUISITIONS LLC, 575 UNDERHILL BLVD,  
SUITE 224, SYOSSET, NY 11791-4437  
9091295 EDI: RECOVERYCORP.COM Jun 05 2014 01:48:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
9092092 +EDI: RECOVERYCORP.COM Jun 05 2014 01:48:00 Recovery Management Systems Corporation,  
25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605  
9001810 E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Jun 05 2014 01:52:57  
State Farm Auto Insurance Co, PO Box 830854, Birmingham, AL 35283-0854  
9001815 EDI: WACHOVIA.COM Jun 05 2014 01:48:00 Wachovia, PO Box 3099,  
Winston Salem, NC 27150-0000  
9001816 +EDI: WESTASSET.COM Jun 05 2014 01:43:00 Worldwide Asset Purcha, 101 Convention Center Su,  
Las Vegas, NV 89109-2001

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

9001801 MCV Physicians  
cr\* +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD, MN 56302-7999  
cr\* +Recovery Management Systems Corporation, 25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605  
9001782\* +Bon Secours, P.O.Box 28538, Richmond, VA 23228-8538  
9001780 ##Blockbuster - 51098, 9980 Brook Road, Glen Allen, VA 23059-6501  
9001789 ##+Credit Adjustment Bo, 306 East Grace Street, Richmond, VA 23219-1795

TOTALS: 1, \* 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 06, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 4, 2014 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,  
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c  
om  
Richard James Oulton on behalf of Debtor Margaret H Newsome 2debtlawgroup@gmail.com,  
thedebtlawgroupmail@gmail.com;fellows.jl@gmail.com;rchurwitz@gmail.com;DLGHearings@gmail.com  
Sarah Ludlow McCurry on behalf of Creditor Mollie Linville Bailey sarah@wmlegal.com  
TOTAL: 3